

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

**FEIN, SUCH, KAHN & SHEPARD, P.C.**

Counsellors at Law  
7 Century Drive - Suite 201  
Parsippany, New Jersey 07054  
(973) 538-9300  
Attorneys for Movant  
BSI Financial Services, as  
servicer for Government National  
Mortgage Association  
R.A. LEBRON, ESQ.  
XBSI002  
bankruptcy@fskslaw.com

In Re:

LISA ANN SCOTT

Debtor(s).

Case No.: 17-25537 MBK

Chapter: 13

Hearing Date: August 25, 2021

Judge: Honorable Michael B.  
Kaplan, Chief Judge



Order Filed on August 13, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Recommended Local Form: ☒ Followed ☐ Modified

ORDER RESOLVING CREDITOR'S CERTIFICATION OF DEFAULT  
WITH CONDITIONS

The relief set forth on the following page(s) is hereby  
**ORDERED.**

**DATED: August 13, 2021**

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Applicant:	BSI Financial Services, as servicer for Government National Mortgage Association
Applicant's Counsel:	Fein, Such, Kahn & Shepard, P.C.
Debtor's Counsel:	SCOTT J. GOLDSTEIN
Property Involved (Collateral")	20 KAREN CT, MANCHESTER TOWNSHIP, NJ 08759

Relief sought: ☒ Creditor's Certification of Default

☐ Motion for relief from the automatic stay

☐ Motion to dismiss

☐ Motion for prospective relief to prevent  
imposition of automatic stay against the  
collateral by debtor's future bankruptcy  
filings

For good cause shown, it is **ORDERED** that Applicant's  
Certification of Default is resolved, subject to the following  
conditions:

1. Status of post-petition arrearages:

- ☒ The Debtor is overdue for 2 months, from July, 2021 to  
August, 2021.
- ☒ The Debtor is overdue for 2 payments at \$2,531.40 per  
month with \$0.08 in suspense.
- ☐ The Debtor is assessed for N/A late charges at N/A per  
month.
- ☒ Applicant acknowledges receipt of funds after the  
Certification of Default was filed.

Total Arrearages Due \$5,062.72.

2. Debtor must cure all post-petition arrearages, as follows:

- ☒ Immediate payment shall be made in the amount of  
\$2,531.40. Payment shall be made no later than August 17,  
2021.
- ☒ Additional immediate payment shall be made in the  
amount of \$2,531.32. Payment shall be made no later than  
August 31, 2021.

☒ Beginning on September 1, 2021, regular monthly mortgage payments shall continue to be made in the amount of \$2,531.40.

☐ Beginning on N/A, additional monthly cure payments shall be made in the amount of \$N/A for N/A months.

☐ The amount of \$N/A shall be capitalized in the Debtor's Chapter 13 plan. The Debtor's monthly payment to the Chapter 13 Trustee is modified to be \$N/A per month.

3. Payments to the Secured Creditor shall be made to the following address(es):

☒ Immediate payment: BSI Financial Services  
P.O. Box 679002  
Dallas, TX 75267-9002

☒ Regular monthly payment: BSI Financial Services  
P.O. Box 679002  
Dallas, TX 75267-9002

☐ Monthly cure payment:

4. In the event of Default:

☒ If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

☐ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

☒ The Applicant is awarded attorneys fees of \$50.00, and costs of \$N/A.

The fees and costs are payable:

☒ through the Chapter 13 plan.

☐ to the Secured Creditor within \_\_\_\_\_ days.

☐ Attorneys' fees are not awarded.

In re:  
Lisa Ann Scott  
Debtor

Case No. 17-25537-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Aug 16, 2021

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 18, 2021:

Recip ID	Recipient Name and Address
db	Lisa Ann Scott, 20 Karen Ct, Manchester, NJ 08759-5685

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 18, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 16, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor United Security Financial Corp. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor United Security Financial Corp. kmcDonald@kmlawgroup.com bkgroup@kmlawgroup.com
R. A. Lebron	on behalf of Creditor BSI Financial Services as servicer for Government National Mortgage Association bankruptcy@fskslaw.com
R. A. Lebron	on behalf of Creditor BSI FINANCIAL SERVICES AS SERVICER FOR UNITED SECURITY FINANCIAL CORP bankruptcy@fskslaw.com
Rebecca Ann Solarz	on behalf of Creditor United Security Financial Corp. rsolarz@kmlawgroup.com
Scott J. Goldstein	on behalf of Debtor Lisa Ann Scott sjg@sgoldsteinlaw.com cmecf.sgoldsteinlaw@gmail.com; notices@uprightlaw.com; G31979@notify.cincompass.com

District/off: 0312-3

User: admin

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Date Rcvd: Aug 16, 2021

Form ID: pdf903

Total Noticed: 1

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8